## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Richard A. Ferrera and Norman Bahnck, Jr.

Serial No.:

Not Yet Assigned

Filed:

Herein

For:

System and Method for Providing Access to Detailed Payment

Experience

Art Unit:

Not Yet Assigned

Examiner:

Not Yet Assigned

Confirmation No.:

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Customer No.:

27623

Attorney Docket No.:384.7873USU

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## INFORMATION DISCLOSURE STATEMENT

Dear Sir:

In accordance with applicants' duty of disclosure under 37 C.F.R. §1.56, please find attached hereto form PTO-1449 listing information which may be material to the patentability of this application, filed concurrently herewith. This Information Disclosure Statement is being filed:

-	•	
Stater	ment is being filed:	
<u>x</u>	Within three (3) months of the filing date of the national application;	
	Within three (3) months of the date of entry of the national stage as set forth in 37 C.F.F in an international application;	₹. §1.491
	Before the mailing date of a first Office Action on the merits;	
	After the filing date or date of first Office Action, but before the mailing date of a final act 37 C.F.R. §1.113, provided that this occurs prior to the issuance of a Notice of Allowance provided that this I.D.S. is accompanied by either a certification as specified in 37 C.F.R or the fee set forth in 37 C.F.R. §1.17(p);	e and

	After the filing date or date of first Office Action, but before the mailing date of a Notice of Allowance under 37 C.F.R. §1.311, provided that this occurs prior to the final action and provided that this I.D.S. is accompanied by either a certification as specified in 37 C.F.R. §1.97(e) or the fee set forth in 37 C.F.R. §1.17(p);
<del></del>	After the mailing date of a final action under 37 C.F.R. §1.113, provided that this occurs prior to the issuance of a Notice of Allowance and provided that this I.D.S. is accompanied by a certification as specified in 37 C.F.R. §1.97(e) and the fee set forth in 37 C.F.R. §1.17(p); and
	After the mailing date of a Notice of Allowance under 37 C.F.R. §1.311, provided that this occurs prior to or subsequent to the payment of the Issue Fee and provided that this I.D.S. is accompanied by a certification as specified in 37 C.F.R. §1.97(e) and the fee set forth in 37 C.F.R. §1.17(p).
	Filng with RCE Under 37 CFR 1.114.

Also enclosed are copies the following articles:

Sample Experian Business Profile Report and Sample Equifax Small Business Credit Report

It should be understood that attention has been called to the references that have been deemed to be pertinent to the claimed present invention. In concluding what was pertinent, the criteria employed was considered most appropriate in light of the invention shown in the present application. However, the Examiner or others may deem some other criteria to be just as appropriate or more appropriate. Therefore, the Examiner is respectfully urged to review the listed references and to make the usual careful independent search for other prior art that may be pertinent.

Respectfully submitted,

February 27, 2004

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Sheet \_\_\_\_ of \_\_1\_. CUSTOMER NO.: 27623 Docket Number (Optional) Application Number FORM PTO-1449 Not Yet Assigned 384.7873USU Applicant INFORMATION DISCLOSURE CITATION IN AN APPLICATION Mahajan and Garimells Filing Date Group Art Unit (Use several sheets if necessary) Not Yet Assigned Herein **U. S. PATENT DOCUMENTS** FILING DATE IF **EXAMINER APPROPRIATE** DATE NAME CLASS **SUBCLASS** INITIAL DOCUMENT NUMBER FOREIGN PATENT DOCUMENTS Translation SUBCLASS DATE COUNTRY **CLASS** YES NO DOCUMENT NUMBER OTHER DOCUMENTS (including Author, Title, Date, Pertinent Pages, Etc.) Sample Experian Business Profile Report Sample Equifax Small Business Credit Report

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP §609; Draw line through

citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.

**EXAMINER** 

DATE CONSIDERED